

**Colorado's Essential Health Benefits Benchmark Plan**  
**Response to Stakeholder Questions**  
**September 27, 2012**

[Can Colorado add benefits to or change benefits in the recommended benchmark plan?](#)

[The recommended plan is a Kaiser plan. Does that mean we will all become Kaiser customers?](#)

[Are all the Colorado mandates included in the recommended benchmark plan?](#)

[It looks like some essential preventive services are not included in the recommended benchmark plan. Aren't they required?](#)

[What type of benefit substitutions will the carriers implement?](#)

**Question: Can Colorado add benefits to or change benefits in the recommended benchmark plan?**

Colorado is not able to design a new benefit to include in the benchmark, nor is it able to put additional restrictions, limits, or conditions on existing benefits.

**Question: The recommended plan is a Kaiser plan. Does that mean we will all become Kaiser customers?**

The selection of an EHB benchmark plan will not impact the choice of carriers and scope of insurance products available to Colorado consumers, whether in rural or urban areas. The benefit design in the benchmark plan selected will simply become a blueprint for what has to be included as part of the Essential Health Benefits Package for any insurance plan providing coverage in 2014 and 2015. All of the carriers in Colorado will use the blueprint to design their own benefit packages, and while they are allowed some variation, the value of each carrier's benefit package has to be equal to the benchmark plan. Each carrier will use its own provider network. This decision is limited only to a benefit structure, not the carrier currently selling the selected plan.

**Question: Are all the Colorado mandates included in the recommended benchmark plan?**

Yes, the recommended benchmark plan includes all state mandates passed by the Legislature, and provides them even if not explicitly stated in the plan description. DOI will continue its current enforcement structure for state mandates.

**Question: It looks like some essential preventive services are not included in the recommended benchmark plan. Aren't they required?**

Federal law requires many preventive services to be covered by individual and group health plans, including “A” and “B” recommendations of the U.S. Preventive Services Task Force, routine vaccinations, and preventive services for children in Bright Futures guidelines.

**Question: What type of benefit substitutions will the carriers implement?**

We do not know what benefit substitutions will look like from carrier to carrier, within categories, or across categories. However, the value of the plans must be the same as the benchmark.